

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.☐ Valuation of Security☐ Assumption of Executory Contract or Unexpired Lease☐ Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: Mark J. Dippel

Case No.: 19-33082

Judge: SLM

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original
☐ Motions Included☒ Modified/Notice Required
☐ Modified/No Notice Required

Date: April 2, 2020

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney RLL Initial Debtor: MJD Initial Co-Debtor _____

Part 1: Payment and Length of Plan

- a. The debtor shall pay 150.00 Monthly to the Chapter 13 Trustee, starting on January 1, 2020 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☐ Sale of real property
Description:
Proposed date for completion: _____
- ☐ Refinance of real property:
Description:
Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Russell L. Low 4745	Attorney Fees	3,750.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:
- ☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the

allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered for Full Satisfaction	Value of Surrendered Collateral	Remaining Unsecured Debt
LINOLN AUTOMOTIVE FINANCIAL SERVICES	2017 Ford F250 10,000 miles Surrender for Full Satisfaction	0.00	0.00

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

Creditor

M & T BANK

MERCEDES-BENZ FINANCIAL SERVICES

g. Secured Claims to be Paid in Full Through the Plan ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$_____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒
NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: December 11, 2019.

Explain below **why** the plan is being modified:

The Plan is being modified to surrender the 2017 Ford F250 for full satisfaction.

Explain below **how** the plan is being modified:

The Plan is being modified to surrender the 2017 Ford F250 for full satisfaction.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: April 2, 2020

/s/ Mark J. Dippel

Mark J. Dippel

Debtor

Date: _____

Joint Debtor

Date: April 2, 2020

/s/ Russell L. Low

Russell L. Low 4745

Attorney for the Debtor(s)

Certificate of Notice Page 7 of 8

United States Bankruptcy Court
District of New JerseyIn re:
Mark J. Dippel
DebtorCase No. 19-33082-SLM
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf901Page 1 of 2
Total Noticed: 43

Date Rcvd: Apr 03, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2020.

db
518614958 +Mark J. Dippel, 61 Edstan Drive, Moonachie, NJ 07074-1238
518614960 +DIVERSIFIED CONSULTANTS, INC., ATTN: BANKRUPTCY, PO BOX 679543, DALLAS, TX 75267-9543
518614962 +FIRST PREMIER BANK, ATTN: BANKRUPTCY, PO BOX 5524, SIOUX FALLS, SD 57117-5524
518614962 +FIRST SAVINGS CREDIT CARD, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 5019,
SIOUX FALLS, SD 57117-5019
518720820 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company LLC, P.O. Box 62180,
Colorado Springs, CO 80962)
518614963 Firstsource Advantage, LLC, 205 Bryant Woods South, Amherst, Buffalo, NY 14228
518614964 +Ford Motor Credit, ATTN: Morgan, Bornstein & Morgan, 1236 Brace Rd Unit K,
Cherry Hill, NJ 08034-3229
518614965 +Ford Motor Credit Company LLC, ATTN: Morgan, Bornstein & Morgan, 1236 Brace Road, Suite K,
Cherry Hill, NJ 08034-3229
518614967 +Hackensack Neurology Group, 211 Essex Street Suite 202, Hackensack, NJ 07601-3245
518720906 +LAKEVIEW LOAN SERVICING LLC, PO Box 840, Buffalo, NY 14240-0840
518640153 ++LCI, PO BOX 1931, BURLINGAME CA 94011-1931
(address filed with court: Tea Olive, LLC, PO BOX 1931, Burlingame, CA 94011)
518614970 +LINOLN AUTOMOTIVE FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 542000,
OMAHA, NE 68154-8000
518614976 +LTD Financial Services, LP, 3200 Wilcrest, Suite 600, Houston, TX 77042-6000
518614969 +Lake City Credit, Primary Recovery Department, PO Box 1866, Lake Dallas, TX 75065-1866
518646821 +Lake City Credit, P.O. Box 1655, Lake Dallas, TX 75065-1655
518614981 +MTA BRIDGES AND TUNNELS, PO BOX 15187, Albany, NY 12212-5187
518614980 +MTA Bridges and Tunnels, ATTN: Transworld Systems Inc, PO Box 15110,
Wilmington, DE 19850-5110
518614978 +Medwell, LLC, 33 Central Ave., Midland Park, NJ 07432-1401
518631421 Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265,
Roseville, MN 55113-0011
518614982 +Neurological Associates NJ, PO BOX 21353, New York, NY 10087-1353
518614983 +New Century Financial Services, Inc., ATTN: Pressler & Pressler, 7 Entin Road,
Parsippany, NJ 07054-5020
518731736 New Jersey Manufacturers, Insurance Co., 302 Sullivan Way, W. Trenton, NJ 08628
518614985 +North Jersey Manufacturers Insurance Co, ATTN: Law Offices of Ann Debellis,
301 Sullivan Way, Trenton, NJ 08628-3496
518614986 +PAM, LLC -New Jersey E-Pass, PO box 1642, Milwaukee, WI 53201-1642
518614987 +Tolls by Mail Payment Processing Center, PO BOX 15183, Albany, NY 12212-5183
518614989 +US ASSET MANAGEMENT INC/Verizon, ATTN: EOS CCA, PO BOX 981008, Boston, MA 02298-1008
518614991 +WELLS FARGO BANK NA, ATTN: BANKRUPTCY, 1 HOME CAMPUS MAC X2303-01A,
DES MOINES, IA 50328-0001
518709149 Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
Des Moines, IA 50306-0438

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg

E-mail/Text: usanj.njbankr@usdoj.gov Apr 04 2020 01:58:08 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Apr 04 2020 01:58:06 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518614954 +E-mail/Text: ally@ebn.phinsolutions.com Apr 04 2020 01:57:25 ALLY FINANCIAL,
ATTN: BANKRUPTCY DEPT, PO BOX 380901, BLOOMINGTON, MN 55438-0901
518614955 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Apr 04 2020 02:07:05 CAPITAL ONE,
ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518614956 +E-mail/PDF: AIS.COAF.EBN@Americaninfosource.com Apr 04 2020 02:07:19
CAPITAL ONE AUTO FINANCE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518614957 +E-mail/Text: bankruptcy_notifications@ccsusa.com Apr 04 2020 01:58:36
CREDIT COLLECTION SERVICES, ATTN: BANKRUPTCY, 725 CANTON ST, NORWOOD, MA 02062-2679
518632967 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Apr 04 2020 02:08:20
Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518614959 +E-mail/Text: bnc-bluestem@quantum3group.com Apr 04 2020 01:58:30 FINGERHUT,
ATTN: BANKRUPTCY, PO BOX 1250, SAINT CLOUD, MN 56395-1250
518614966 +E-mail/Text: GenesisFS@ebn.phinsolutions.com Apr 04 2020 01:58:46 GENESIS BC/CELTIC BANK,
ATTN: BANKRUPTCY, PO BOX 4477, BEAVERTON, OR 97076-4401
518614968 +E-mail/Text: info@payhcs.com Apr 04 2020 01:58:35 HCS COLLECTIONS, 75 FRANKLIN TPKE,
WALDWICK, NJ 07463-1831
518640153 E-mail/Text: documentfiling@lciinc.com Apr 04 2020 01:57:27 Tea Olive, LLC, PO BOX 1931,
Burlingame, CA 94011
518614977 E-mail/Text: camanagement@mtb.com Apr 04 2020 01:57:47 M & T BANK, ATTN: BANKRUPTCY,
PO BOX 844, BUFFALO, NY 14240
518614979 +E-mail/Text: M74banko@daimler.com Apr 04 2020 01:58:40 MERCEDES-BENZ FINANCIAL SERVICES,
ATTN: BANKRUPTCY DEPT, PO BOX 685, ROANOKE, TX 76262-0685
518614984 +E-mail/Text: Jerry.Bogar@conduent.com Apr 04 2020 01:58:47 NJ E-Z Pass,
Violation Processing Ctr, POB 4971, Trenton, NJ 08650-4971
518694803 +E-mail/Text: JCAP_BNC_Notices@jcap.com Apr 04 2020 01:58:17 Premier Bankcard, Llc,
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

District/off: 0312-2

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 43

Date Rcvd: Apr 03, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518614988 +E-mail/Text: bankruptcydepartment@tsico.com Apr 04 2020 01:58:31
Transworld System, Inc.-KGPort, PO Box 15273, Wilmington, DE 19850-5273
TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company LLC, P.O. Box 62180,
Colorado Springs, CO 80962)

cr* Mercedes-Benz Financial Services USA LLC, c/o BK Servicing, LLC, PO Box 131265,
Roseville, MN 55113-0011

518614961* +FIRST PREMIER BANK, ATTN: BANKRUPTCY, PO BOX 5524, SIOUX FALLS, SD 57117-5524

518614971* +LINOLN AUTOMOTIVE FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 542000,
OMAHA, NE 68154-8000

518614972* +LINOLN AUTOMOTIVE FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 542000,
OMAHA, NE 68154-8000

518614973* +LINOLN AUTOMOTIVE FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 542000,
OMAHA, NE 68154-8000

518614974* +LINOLN AUTOMOTIVE FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 542000,
OMAHA, NE 68154-8000

518614975* +LINOLN AUTOMOTIVE FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 542000,
OMAHA, NE 68154-8000

518614990* +US ASSET MANAGEMENT INC/Verizon, ATTN EOS CCA, PO BOX 981008, Boston, MA 02298-1008
TOTALS: 0, * 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company LLC
ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
Russell L. Low on behalf of Debtor Mark J. Dippel ecf@lowbankruptcy.com,
ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5